

No.	TRANSACTION TYPE/SERVICE	CHARGE/FEE				
		TZS	USD	EUR	GBP	ZAR
1	CURRENT ACCOUNTS					
a)	Required Minimum balance					
	HATUA (Junior)	5,000	10		N/A	
	MSOMI (Student)	5,000	100		N/A	
	PERSONAL ACCOUNT	10,000			TZS EQV	
	SALARY ACCOUNT (Wezesha)	20,000			TZS EQV	
b)	Monthly Management					
	PERSONAL ACCOUNT	3,000			FREE	
	SALARY ACCOUNT (Wezesha)	10,000			FREE	
	HATUA (Junior)	No Management fee if balance is maintained or above TZS 5,000 in a month, Else TZS 1,999.99 will apply	No Management fee if balance is maintained or above TZS 5,000 in a month, Else TZS 1,999.99 will apply	N/A	N/A	N/A
	MSOMI (Student)				FREE	
	INFORMAL GROUP(VIKUNDI)				FREE	
	PRIVATE BANKING	No Management fee if balance is maintained or above TZS 80M in a month Else TZS 40,000.00 will apply	No Management fee if balance is maintained or above USD 40,000 in a month Else USD 177 will apply	No Management fee if balance is maintained or above EUR 40,000 in a month Else EUR 15.00 will apply	No Management fee if balance is maintained or above GBP 40,000 in a month, Else GBP 13.00 will apply	No Management fee if balance is maintained or above ZAR 800,000 in a month Else ZAR 300.00 will apply
	PRIVATE BANKING (BUNDL)	53,100.00	31.86	24.78	18.9	295.0
	FAMILY BANKING	20,000.00	8.00	7.15	6.10	146.0
	HEKIMA/DIPLOMAT/DIASPORA				FREE	
	MPAMBANAJI				FREE	
	SME ACCOUNT (Tier 1 & 2)	15,000.01	10.62	8.26	7.08	97.94
	COMMERCIAL ACCOUNT (Tier 2)	35,400	21.24	16.99	12.74	196.82
	COMMERCIAL ACCOUNT (Tier 1)	64,900	38.94	30.68	23.60	361.08
	NCE (Non Commercial Entities)				FREE	
	CORPORATE ACCOUNT	64,900	38.94	30.68	23.60	361.08
c)	ATM					
	Withdrawal @ Stanbic ATMs	Min - 100,000 = 1,450 100,001 - 200,000 = 1,700 200,001 - 400,000 = 1,900 400,001 - 600,000 = 2,000.01	1.40	1.20	1.20	8.00
	Withdrawal @ Other Local bank ATM	1,000 - 300,000 = 2,800 300,001 - 400,000 = 3,100 400,001 and above = 4,000	1 - 170 =3 171 - above=4	1 - 170 =2.8 171 - above=4	1 - 170 =2.8 171 - above=4	1 - 2,000 =28 2,001 - above=40
	Withdrawal @ International ATM (Other banks outside Tanzania)	9,000.01	8.00	8.00	8.00	53.34
	Withdrawal @ ATM Cards from outside Tanzania (ATM International access fees)				TZS 14,000 EQV	
	Mini statement	900.01	0.91	0.91	0.91	6.01
	Balance Enquiry @ Stanbic ATM	500.00	0.31	0.31	0.31	2.01
	Balance Enquiry @ International ATM (Other banks outside Tanzania)	2,000.00	0.85	0.81	0.71	15.64
	Declined ATM withdrawal-Insufficient funds	Per Transaction			TZS 1,500.00 & EQV	
d)	Over the Counter					
	Cash Withdraw/Cheque Encashment: CURRENT ACCOUNTS	Below 10M: 7500 Above 10M: 0.1416 % of value max 150,000	1.003% of value min 8	1.003% of value min 14.16	1.003% of value min 14.16	1.003% of value min 141.6
	Cash Withdraw/Cheque Encashment: PRIVATE BANKING (BUNDLE)	Below 20M: FREE Above 20M: 0.1416 % of value max 150,000	1.003% of value min 8	1.003% of value min 14.16	1.003% of value min 14.16	1.003% of value min 141.6
	Cash Withdraw/Cheque Encashment: MSOMI (Student)	Below 10M: 5,000 Above 10M: 0.1534 % of value max 150,000	1.003% of value min 5		N/A	
	Cash Withdraw/Cheque Encashment: HATUA (Junior)	Below 10M: 10,000 Above 10M: 0.1416 % of value max 150,000	1.18 % of value min 10		N/A	
	Cash Withdraw/Cheque Encashment: INFORMAL GROUP (VIKUNDI)	2,000			N/A	
	Counter Cheque	15,000.01	15.00	15.00	15.00	100.00
	Cheque Deposit			FREE		
	Cash Deposit	FREE	1.77% of notes below \$50		FREE	
	Balance enquiry (Over the counter)				TZS 2,500 EQV	
	Cheque Book(Retail): Per Leaf-40 Leafs	550	0.46	0.46	0.46	3.01
	Cheque Book (Business/Corporate): Per Leaf-100 Leafs	450	0.46	0.46	0.46	3.01
	Unpaid Cheque(Insufficient Funds/Refer to drawer)	100,000.01	100.01	NA	NA	NA
	Stop Payment				FREE	
e)	Account Statements					
	Monthly Statement Over the counter	1,000	1.00	1.00	1.00	6.67
	E-statement				FREE	
	Interim Statement (Up to 3 months)	5,000	5.00	5.00	5.00	33.34
	History Statements (More than 3 months)	60,000.00	31.00	31.00	26.00	400
	Internet Banking				FREE	
	Mobile Banking (USSD)				FREE	
f)	Card					
	Card Issuance (NEW & EXPIRED): Per Card Type	Classic - 5,000 Gold - 10,000 Platinum - 15,000.01	Classic - 3.00 Gold - 5.00 Platinum - 7.00	Classic - 3.00 Gold - 5.00 Platinum - 7.00	Classic - 2.10 Gold - 4.00 Platinum - 6.10	Classic - 50.00 Gold - 90.00 Platinum - 121.00
	Card Replacement (Secondary, Damaged, Lost, Stolen, Name change)	25,000.01	10.00	10.00	10.00	200
	Annual Card Fees	Classic - 18,000 Gold - 24,000 Platinum - 80,000	Classic - 8.00 Gold - 10.00 Platinum - 40.00	Classic - 8.00 Gold - 10.00 Platinum - 35.00	Classic - 8.00 Gold - 10.00 Platinum - 35.00	Classic - 130.00 Gold - 176.00 Platinum - 500.00
	Declined Transaction-Insufficient funds (POS & E-comm)	Per Transaction			TZS 1,500.00 & EQV	
2	SAVINGS ACCOUNTS					
a)	Required Minimum balance					
	PURE SAVE	50,000	100	100	100	300
	CONTRACT SAVE	20,000			N/A	
	WATUMISHI/WEZESHA SAVINGS	10,000			N/A	
b)	Monthly Management					
	PURE SAVE	No management fees if balance is maintained or above TZS 50,000 in a month Else, TZS 1,999.99 fee will apply.	No management fees if balance is maintained or above USD 100 in a month. Else, USD 1.18 fee will apply.	No management fees if balance is maintained or above EUR100 in a month. Else, EUR 1.18 fee will apply.	No management fees if balance is maintained or above GBP 100 in a month. Else, GBP 1.18 fee will apply.	No management fees if balance is maintained or above ZAR 300 in a month Else, ZAR 177 fee will apply.
	CONTRACT SAVE				FREE	

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2	SAVINGS ACCOUNTS					
b)	Monthly Management					
	WATUMISHI/WEZESHA SAVINGS	No management fees if balance is maintained or above TZS 10,000 in a month Else, TZS 3,000 fee will apply.			N/A	
c)	Account Closure					FREE
d)	Over the Counter withdraw					
	WATUMISHI/WEZESHA SAVINGS	6,400				N/A
	PURE SAVE	Below 10M: 10,000 Above 10M: 0.1416 % of value max 150,000	1.18 % of value min 10.62	1.18% of value min 21.24	1.18% of value min 21.24	1.18% of value min 212.4
3	EAST AFRICA BORDERLESS BANKING	LCY (TZS,KES,UGX)	USD	EUR	GBP	ZAR
	Cash withdraw over the counter	KES 200, TZS 5,000, UGX 10,000	3.00	3.00	3.00	USD 1.8 EQV
	Cash deposit over the counter					FREE
4	ELECTRONIC BANKING (Retail & Biashara): Internet & Mobile Banking (APP/USDD)	TZS	USD	EUR	GBP	ZAR
	Subscription fee: Per User					FREE
	Transfer to own account & 3rd party within Stanbic					FREE
	Transfer outside Stanbic: EFT (Normal)	Min – 50,000 = 590 50,001-500,000= 1,180 500,001-5,000,000= 1,770 5,000,001-20,000,000=2,360	1 - 19.31 = 0.23 19.32 - 193.05 = 0.45 193.06 - 1,930.50 = 0.66 Above 1,930.50 = 0.91			N/A
	Transfer outside Stanbic: RTGS (Express)	1 - 10M= 2,360 Above 10M - 50M= 5,900 Above 50M= 11,800	1 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17 Above 18,417 = 4.34	1 - 3,325 = 0.79 Above 3,325 - 16,624 = 1.96 Above 16,624 = 3.92	1 - 2,800 = 0.66 Above 2,800 - 13,998 = 1.65 Above 13,998 = 3.28	1 - 65,330 = 15.42 Above 65,330 - 326,648 = 38.54 Above 326,648 = 77.09
	Transfer outside Stanbic: TIPS (Below 20M)	Min – 50,000 = 590 50,001-500,000= 1,180 500,001-5,000,000= 1,770 5,000,001-20,000,000=2,360				TZS EQV
	Mobile Top up (Air time)	FREE				N/A
	Balance Enquiry & Mini Statement					FREE
	GEPG (Government) payments	1,500				N/A
	Bank to wallet	0 - 10,000 = 1,800 10,001 - 20,000 = 2,800 20,001 - 30,000 = 3,700 30,001 - 50,000 = 4,000 50,001 - 100,000 = 5,500 100,001 - 200,000 = 6,800 200,001 - 300,000 = 7,800 300,001 - 400,000 = 8,300 400,001 - 500,000 = 9,000 500,001 - 1,000,000 = 10,001 1,000,001 - 5,000,000 = 12,001				
5	DOMESTIC PAYMENTS	TZS	USD	EUR	GBP	ZAR
	Salary Payments-EFT (Manual)	Min – 50,000 = 590 50,001-500,000= 1,180 500,001-5,000,000= 1,770 5,000,001-20,000,000=2,360	1 - 19.31 = 0.23 19.32 - 193.05 = 0.45 193.06 - 1,930.50 = 0.66 Above 1,930.50 = 0.91			N/A
	Salary Payments-TISS (Manual)	1 - 10M= 2,360 Above 10M - 50M= 5,900 Above 50M= 11,800	1 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17 Above 18,417 = 4.34	1 - 3,325 = 0.79 Above 3,325 - 16,624 = 1.96 Above 16,623.94 = 3.92	1 - 2,800 = 0.66 Above 2,800 - 13,998 = 1.65 Above 13,998 = 3.28	1 - 65,330 = 15.42 Above 65,330 - 326,648 = 38.54 Above 326,648 = 77.09
	TISS (Inward Transfer)					FREE
	TISS (Outward Transfer)	1 - 10M= 2,360 Above 10M - 50M= 5,900 Above 50M= 11,800	1 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17 Above 18,417 = 4.34	1 - 3,325 = 0.79 Above 3,325 - 16,624 = 1.96 Above 16,624 = 3.92	1 - 2,800 = 0.66 Above 2,800 - 13,998 = 1.65 Above 13,998 = 3.28	1 - 65,330 = 15.42 Above 65,330 - 326,648 = 38.54 Above 326,648 = 77.09
	Standing Order: Own account within stanbic					FREE
	Standing Order: 3rd party within stanbic					FREE
	Standing Order: Other local banks	40,000.01	40.00	40.00	40.00	266.67
6	INTERNATIONAL PAYMENTS	TZS	USD	EUR	GBP	ZAR
	Purchase of foreign cheque	1.18% of the amount min 100,000, Max 400,000	1.18% of the amount min 59, Max 236	1.18% of the amount min 50, Max 200	1.18% of the amount min 40, Max 160	1.18% of the amount min 560, Max 2240
	Telegraphic transfer(Inward)					USD 9.99
	Telegraphic transfer (Outward)					0.3%. of value, Min \$50, Max \$150 (excluding overseas charge across all currencies)
	Overseas charges					USD 29.5 (across all currencies)
	Cancellation of TT/Recall of funds					USD 75 (across all currencies)
7	LOANS AND ADVANCES	TZS	USD	EUR	GBP	ZAR
	Processing/ Arrangement/ Appraisal fee					
	Personal Loans					2.00%
	Salary Advance					5.00%
	Overdrafts	15% of the facility min 50,000				1.5% of the facility min \$50
	Unauthorized overdraft fees	100,000.00	60.00	50.00	40.00	560.00
	Mortgage Finance (Home Loan)					1.00%
	Asset Finance (VAF)					1.18%
	Early loan repayment (full settlement)					8% of the outstanding balance
	Early loan repayment (2nd Partial settlement)					3% of the outstanding balance
	Valuation fees					As per Valuer
8	LENDING RATES	TZS	USD	EUR	GBP	ZAR
	Base/Prime Lending Rate	21%	13.50%			
9	DEPOSIT RATES (subject to change from time to time)	TZS	USD	EUR	GBP	ZAR
	Fixed Deposits					
	Tenure	+1BN	+1M			
	1month	1.75%	0.20%			
	3months	2.50%	0.25%			
	6months	3.50%	0.45%			
	9months	4.00%	0.55%			
	12months	4.75%	0.60%			
	PURE Save	3.00%	0.20%			
	Contract Save	5.00%				
10	TREASURY BILLS & BONDS	TZS	USD	EUR	GBP	ZAR
	Purchase fees	1M - TZS 250M= 75,000 Above TZS 250M= 100,000				TZS EQV

"The transaction fees are subject to electronic money transactions levy as provided by the National Payment Systems (Electronic Money Transactions Levy) Regulations, 2022"